

**PHYSICIANS MUTUAL INSURANCE COMPANY - NAIC 80578****LTC Individual - Comprehensive - NonTax Qualified** Policy Form: 145EE

This policy is for Individual Comprehensive long term care insurance. The policy is classified as NonTax Qualified.

**Maximum Policy Benefit Amounts** = In year(s).

1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other	Company Notes
	YES	YES	YES	YES				YES	Notes: Our facility care benefit is monthly and is 12 times the facility care benefit times the benefit period selected. We also offer an 8 year benefit period.

**Nursing Home Daily Benefit Amounts** - There is a minimum and maximum amount offered in dollar increments.

Minimum	Maximum	Increment	Day	Week	Month	Other	Company Notes
\$1,550	\$12,000	\$100			YES		Notes: None reported by company.

**Residential Care Facility Daily Benefit Amounts** - Represents the percentage of the Nursing Home Daily Benefit Amount.

100%	90%	80%	75%	70%	Other	Company Notes
YES						Notes: None reported by company.

**Home Care Benefit Amounts** - Represents the percentage of Home Care Benefit Amount.

100%	90%	80%	75%	70%	60%	50%	NONE	OTHER	Company Notes
YES			YES			YES			Notes: None reported by company.

**Elimination Period** = In days.

0	20	30	60	90	100	CALENDAR	SERVICE	OTHER	Company Notes
YES		YES	YES	YES		YES		YES	Notes: Also offer 180 and 365 day elimination periods.

**Inflation Protection**

5% Compound	5% Simple	Guaranteed Purchase Option	Other	Company Notes
YES		YES	YES	Also offer a 5% capped benefit at 2 times the monthly benefit originally selected. Also offer 3% and 4% compound inflation.

**Waiver of Premium**

We waive premium 180 calendar days after eligible for benefits.

**PHYSICIANS MUTUAL INSURANCE COMPANY - NAIC 80578****Long Term Care Insurance Rates**

Policy Form: 145EE

LTC Individual - Comprehensive - NonTax Qualified

**30 Day Elimination Period (\*Note: 20/30)****30 Day Elimination Period (\*Note: 90/100)**

ISSUE AGE	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
50	\$0	\$2,061	\$0	\$0	\$593	\$1,761	\$0	\$0
55	\$0	\$2,417	\$0	\$0	\$752	\$2,066	\$0	\$0
60	\$0	\$2,983	\$0	\$0	\$1,004	\$2,550	\$0	\$0
65	\$0	\$3,798	\$0	\$0	\$1,436	\$3,246	\$0	\$0
70	\$0	\$5,439	\$0	\$0	\$2,301	\$4,649	\$0	\$0
75	\$0	\$8,188	\$0	\$0	\$3,999	\$6,999	\$0	\$0
80	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

**Customer Service Telephone Number:**

1-800-228-9100

\* Note: Company reported rates with a 30 Day Elimination Period, but have different Elimination Period Types.

1. Elimination Type 20/30 means the Elimination Period can be between 20 -30 days.
2. Elimination Type 90/100 means the Elimination Period can be between 90-100 days.

Please contact the company for more information regarding the long term care insurance rates.